

Returned Mail Notice to Debtor/Debtor's Attorney

October 17, 2017

From: United States Bankruptcy Court, Southern District of Mississippi

Re: U.S. Courts, Bankruptcy Noticing Center - Returned Mail Notice

In Re: Ophelia Hunt, Case Number 17-03567-NPO

TO THE DEBTOR/DEBTOR'S ATTORNEY:

The attached document was mailed to the notice recipient(s) listed below via the U. S. Postal Service, and it was returned to the Bankruptcy Noticing Center as undeliverable. Please be advised that dischargeability of a debt may be affected if a creditor fails to receive certain notices. You should determine whether the address should be updated. NOTE: THIS FORM CANNOT BE USED TO ADD A NEW CREDITOR NOT PREVIOUSLY LISTED ON YOUR SCHEDULES.

If this form is used by the court in place of filing a separate notice of change of address and/or an amended schedule: 1) determine the updated address and send the attached document to the notice recipient; 2) list the updated address below; 3) sign and date the form; and 4) file this form with the court. Please type or print legibly.

Notice Recipient's Address on Envelope to the Bankruptcy Noticing Center:

Community Choice

6785 Bobcat Way

Dublin, OH 43016-1443

THE UPDATED ADDRESS IS:

6785 Bobcat Way Ste 200

Dublin, OH 43016-1443

/s/Timothy L. Gowan

Signature of Debtor or Debtor's Attorney

10/17/2017

Date

The Bankruptcy Noticing Center does not respond to messages regarding returned mail notification. Please contact the U.S. Bankruptcy Court where the case is pending with questions or comments.

Notice of Chapter 13 Bankruptcy Case

United States Bankruptcy Court Southern District of Mississippi

Information to identify the case:

Debtor 1 <u>Ophelia Hunt</u> First Name Middle Name Last Name <hr/> Debtor 2 _____ (Spouse, if filing) First Name Middle Name Last Name <hr/> United States Bankruptcy Court for the Southern District of Mississippi Case number: 17-03567-NPO	Social Security number or ITIN xxx-xx-9069 EIN ____-_____ Social Security number or ITIN ____-_____ EIN ____-_____ Date case filed for chapter 13 9/28/17
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For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

Cell Phones and other electronic devices are generally not allowed in the courthouses of this District. For more information visit www.mssb.uscourts.gov

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Ophelia Hunt	
2. All other names used in the last 8 years		
3. Address	PO Box 322 Shuqualak, MS 39361	
4. Debtor's attorney Name and address	Timothy Lamar Gowan Gowan Law Office P.O. Box 401 Macon, MS 39341	Contact phone 662 726-2000
5. Bankruptcy trustee Name and address	J. C. Bell T1 P.O. Box 566 Hattiesburg, MS 39403	Contact phone 601-582-5011
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	501 East Court Street, Suite 2.300 P.O. Box 2448 Jackson, MS 39225-2448	Office Hours: Monday – Friday 8:00 AM – 5:00 PM Contact phone 601-608-4600 Date: 9/29/17

For more information, see page 2

CHAPTER 13 PLAN
UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF MISSISSIPPI

Debtor: Ophelia Hunt SSN: XXX-XX-9069
 Joint Debtor: SSN: XXX-XX-
 Address: PO Box 322
 Shuqualak, MS 39361

CASE NO. _____
 Median Income: ☐ Above ☒ Below

THIS PLAN DOES NOT ALLOW CLAIMS. Creditors must file a proof of claim to be paid under any plan that may be confirmed. The treatment of ALL secured and priority debts must be provided for in this plan.

PAYMENT AND LENGTH OF PLAN

The plan period shall be for a period of 60 months, not to be less than 36 months for below median income debtor(s), or less than 60 months for above median income debtor(s).

- (A) Debtor shall pay \$ 387.00 (☒ monthly, ☐ semi-monthly, ☐ weekly, or ☐ bi-weekly) to the chapter 13 trustee. Unless otherwise ordered by the Court, an Order directing payment shall be issued to Debtor's employer at the following address:

- (B) Joint Debtor shall pay \$ _____ (☐ monthly, ☐ semi-monthly, ☐ weekly, or ☐ bi-weekly) to the chapter 13 trustee. Unless otherwise ordered by the Court, an Order directing payment shall be issued to Debtor's employer at the following address:

PRIORITY CREDITORS.

Filed claims which are not disallowed are to be paid in full or as ordered by the Court as follows:

Internal Revenue Service: \$ _____ at \$ _____/month
 Mississippi Dept. of Revenue: \$ _____ at \$ _____/month
 Other/_____: \$ _____ at \$ _____/month

DOMESTIC SUPPORT OBLIGATION. DUE TO:

POST PETITION OBLIGATION: In the amount of \$ _____ per month beginning _____.
 To be paid ☐ direct, ☐ through payroll deduction, or ☐ through the plan.

PRE-PETITION ARREARAGE: In the total amount of \$ _____ through _____ which shall be paid in the amount of \$ _____ per month beginning _____.
 To be paid ☐ Direct, ☐ through payroll deduction, or ☐ through the plan.

HOME MORTGAGES. All claims secured by real property which are to be paid through the plan shall be scheduled below. Absent an objection by a party in interest, the plan will be amended consistent with the proof of claim filed herein, subject to the start date for the continuing monthly mortgage payment proposed herein.

Mtg pmts to _____ Beginning _____ @ \$ _____ ☐ Plan ☐ Direct
 Mtg pmts to _____ Beginning _____ @ \$ _____ ☐ Plan ☐ Direct
 Mtg pmts to _____ Beginning _____ @ \$ _____ ☐ Plan ☐ Direct

Mtg arrears to _____ Through _____ \$ _____ @ \$ _____/mo
 Mtg arrears to _____ Through _____ \$ _____ @ \$ _____/mo
 Mtg arrears to _____ Through _____ \$ _____ @ \$ _____/mo

Debtor's Initials OH

Joint Debtor's Initials _____

Chapter 13 Plan, Page 1 of 3

MORTGAGE CLAIMS TO BE PAID IN FULL OVER PLAN TERM:

Creditor: _____ Approx. amt. due: _____ Int. Rate: _____
 Property Address: _____ Are related taxes and/or insurance escrowed ☐ Yes ☐ No

Creditor: _____ Approx. amt. due: _____ Int. Rate: _____
 Property Address: _____ Are related taxes and/or insurance escrowed ☐ Yes ☐ No

NON-MORTGAGE SECURED CLAIMS. Creditors that have filed claims that are not disallowed are to retain lien(s) pursuant to 11 U.S.C. § 1325(a)(5)(B)(i)(I) until the payment of the debt determined as under non-bankruptcy law or discharge. Such creditors shall be paid as secured claimants the sum set out below or pursuant to other order of the Court. The portion of the claim not paid as secured shall be treated as a general unsecured claim.

CREDITOR'S NAME	COLLATERAL	910* CLM	APPROX. AMT. OWED	VALUE	INT. RATE	PAY VALUE OR AMT. OWED
Capitol One Auto Finance	2009 Chev Tahoe		\$16,384.00	\$14,300.00	5	VALUE
Money Matters	title loan/2002 Tahoe		\$2,000.00	\$2,000.00	5	VALUE
American General/Springlea	Household Goods		\$9,000.00	\$1,000.00	5	VALUE
Onemain	Household Goods		\$8,673.00	\$300.00	5	VALUE
Tower Loan	Household Goods		\$5,670.00	\$200.00	5	VALUE

* The column for "910 CLM" applies to both motor vehicles and "any other thing of value" as used in the "hanging paragraph" of 11 U.S.C. § 1325

SPECIAL CLAIMANTS including, but not limited to, co-signed debts, abandonment of collateral, direct payments by Debtor, etc. For all abandoned collateral Debtor will pay \$0.00 on the secured portion of the debt. Where the proposal is for payment, creditor must file a proof of claim to receive proposed payment.

CREDITOR'S NAME	COLLATERAL	APPROX. AMT. OWED	PROPOSED TREATMENT

STUDENT LOANS which are not subject to discharge pursuant to 11 U.S.C. §§ 523(a)(8) and 1328(c) are as follows (such debts shall not be included in the general unsecured total):

CREDITOR'S NAME	APPROX. AMT. OWED	CONTRACTUAL MO. PMT.	PROPOSED TREATMENT
Sallie Mae	\$50,000.00		deferred
Navient	\$87,887.00		deferred
MS Institute for Higher Ed	\$12,434.09		deferred

SPECIAL PROVISIONS which may apply to any or all payments to be paid through the plan, including, but not limited to, adequate protection payments:

GENERAL UNSECURED CLAIMS total approximately \$ 181,469.09. Such claims must be *timely filed* and not disallowed to receive payment as follows: IN FULL (100%), 0 %(percent) MINIMUM, or a total distribution of \$, with the Trustee to determine the percentage distribution. *Those general unsecured claims not timely filed shall be paid nothing, absent order of the Court.*

Debtor's Initials CH

Joint Debtor's Initials _____

Chapter 13 Plan, Page 2 of 3

Total attorney fee charged: \$ 3,400.00
 Attorney fee previously paid: \$ 0.00
 Attorney fee to be paid in plan: \$ 3,400.00

The payment of administrative costs and aforementioned attorney fees are to be paid pursuant to Court order and/or local rules.

Automobile Insurance Co/Agent

Telephone/Fax: _____

Attorney for Debtor (Name/Address/Phone/Email)
Timothy L. Gowan
PO Box 401
Macon, MS 39341

Telephone No. 662-726-2000

Facsimile No. 662-726-4040

Email address tlgowan@hotmail.com

DATED: 9-28-17 DEBTOR'S SIGNATURE

JOINT DEBTOR'S SIGNATURE

ATTORNEY'S SIGNATURE

Ophelia R. Hunt

Timothy L. Gowan